

Information to identify the case:

|                                 |  |   |
|---------------------------------|--|---|
| Debtor 1:                       | Deborah K Luciano                      | Social Security number or ITIN: XXX-XX-7213 |
|                                 | First Name    Middle Name    Last Name | EIN: -----                                  |
| Debtor 2:                       |  | Social Security number or ITIN: -----       |
| (Spouse, if filing)             | First Name    Middle Name    Last Name | EIN: -----                                  |
| United States Bankruptcy Court: | WESTERN DISTRICT OF PENNSYLVANIA       | Date case filed for chapter: 7 3/11/23      |
| Case number:                    | 23-70076-JAD                           |   |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| About Debtor 1:                             |   | About Debtor 2:  |
|---|---|--|
| 1. Debtor's full name                       | Deborah K Luciano   |  |
| 2. All other names used in the last 8 years |   |  |
| 3. Address                                  | 863 36th St<br>Altoona, PA 16601  |  |
| 4. Debtor's attorney                        | Michael B. Cohen<br>521 South Logan Blvd.<br>Altoona, PA 16602  | Contact phone 814-201-2448<br>Email: michael@michaelcohenlawoffice.com |
| 5. Bankruptcy trustee                       | Lisa M. Swope, Chapter 7 Trustee<br>Neugebauer & Swope, P.C.<br>219 South Center Street<br>P. O. Box 270<br>Ebensburg, PA 15931 | Contact phone 814-472-7151<br>Email: lms@nsslawfirm.com                |

For more information, see page 2 >

|   |  |  |
|---|--|--|
| <b>6. Bankruptcy clerk's office</b>         | U.S. Bankruptcy Court<br>5414 U.S. Steel Tower<br>600 Grant Street<br>Pittsburgh, PA 15219   | Hours open:<br>Mon. – Fri. Pittsburgh Office:<br>9:00a.m. – 4:30p.m. Erie Office:<br>9:00a.m. – 4:30p.m.<br><br>Contact phone 412-644-2700 |
|   | Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .  | Date: 3/17/23  |
| <b>7. Meeting of creditors</b>              | <b>April 24, 2023 at 09:30 AM</b>  | Location:<br><br><b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>           |
| <b>8. Presumption of abuse</b>              | The presumption of abuse does not arise.<br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.  |  |
| <b>9. Deadlines</b>                         | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.<br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul><br><b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> | <b>Filing deadline:</b> 6/23/23  |
|   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors   |
| <b>10. Proof of claim</b>                   | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  |  |
| <b>11. Creditors with a foreign address</b> | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  |  |
| <b>12. Exempt property</b>                  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.   |  |

In re:  
Deborah K Luciano  
Debtor

Case No. 23-70076-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Mar 17, 2023

Form ID: 309A

Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Deborah K Luciano, 863 36th St, Altoona, PA 16601-1349  |
| aty      | + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541   |
| tr       | ++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court; Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931 |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: michael@michaelcohenlawoffice.com       | Mar 17 2023 23:46:00 | Michael B. Cohen, 521 South Logan Blvd., Altoona, PA 16602  |
| tr       | EDI: BLMSWOPE                                       | Mar 18 2023 03:37:00 | Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931 |
| smg      | EDI: PENNDEPTREV                                    | Mar 18 2023 03:37:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Mar 17 2023 23:46:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                                    | Mar 18 2023 03:37:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Mar 17 2023 23:46:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust      | + Email/Text: ustpregion03.pi.ecf@usdoj.gov         | Mar 17 2023 23:47:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721         |
| cr       | + EDI: RECOVERYCORP.COM                             | Mar 18 2023 03:37:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 15579612 | EDI: CAPITALONE.COM                                 | Mar 18 2023 03:37:00 | Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281   |
| 15579613 | + Email/PDF: creditonebknotifications@resurgent.com | Mar 17 2023 23:48:17 | Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875  |
| 15579614 | EDI: DISCOVER.COM                                   | Mar 18 2023 03:37:00 | Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130-0943  |
| 15579615 | + Email/Text: galaxybk@galaxyllc.net                | Mar 17 2023 23:46:00 | Galaxy international Purchasing LLC, 4730 South Fort Apache Rd, Las Vegas, NV 89147-7945                                |

District/off: 0315-7

User: auto

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Date Rcvd: Mar 17, 2023

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|          |  |                      |  |
|----------|--|----------------------|--|
| 15579616 | + EDI: AGFINANCE.COM                         | Mar 18 2023 03:37:00 | One Main Financial, 302 Union Ave, Altoona, PA 16602-3250                                    |
| 15579617 | + Email/Text: bkrgeneric@penfed.org          | Mar 17 2023 23:46:00 | Penfed Credit Union, 1001 N Fairfax St, Alexandria, VA 22314-1797                            |
| 15579618 | Email/PDF: ebnotices@pnmac.com               | Mar 17 2023 23:48:22 | PennyMac, PO Box 514387, Los Angeles, CA 90051-4387  |
| 15579629 | + EDI: RMSC.COM                              | Mar 18 2023 03:37:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15579619 | + EDI: WTRRNBNK.COM                          | Mar 18 2023 03:37:00 | Target, PO Box 660170, Dallas, TX 75266-0170   |
| 15579620 | + Email/Text: bankruptcydepartment@tsico.com | Mar 17 2023 23:47:00 | Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273                                  |
| 15579621 | Email/Text: bknotice@upgrade.com             | Mar 17 2023 23:46:00 | Upgrade, 2n Central Ave FL 10, Phoenix, AZ 85004   |
| 15579622 | + EDI: RMSC.COM                              | Mar 18 2023 03:37:00 | Venmo, PO Box 965015, Orlando, FL 32896-5015   |

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address            |
|----------|---------------|-----------------------------|
| cr       |               | PENNYMAC LOAN SERVICES, LLC |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2023 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com                                |
| Lisa M. Swope, Chapter 7 Trustee    | lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com    |
| Michael B. Cohen                    | on behalf of Debtor Deborah K Luciano michael@michaelcohenlawoffice.com michele@michaelcohenlawoffice.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |

TOTAL: 4